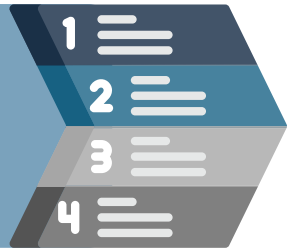




## Step by Step: BANKRUPTCY



If your information has been stolen and you are a victim of identity theft, you have protections under federal law for ATM or debt card transactions. Act as soon as you discover a transaction you didn't make. Under the law, the amount you can lose depends on **how quickly** you report the loss. If you don't report within **60 days** of the date on the account statement showing the unauthorized withdrawals, you could lose **ALL** the money an identity thief took from your account.

## HOW TO REPORT BANKRUPTCY FILED IN YOUR NAME

### STEP BY STEP:

### NOTES:

☐ Contact the U.S. Trustee in the region where the bankruptcy was filed.

☐ Find Regional offices at [www.usdoj.gov/ust](http://www.usdoj.gov/ust) or in the Blue Pages of the phone book under **U.S. Government Bankruptcy Administration**.

☐ Describe the situation and provide proof of your identity.

☐ Consider hiring an attorney.

☐ An attorney can explain to the court that the bankruptcy filing was fraudulent.

1 (800) 868-2284

SC Bar Lawyer Referral Service, "Find a Lawyer:"

[www.scbarr.org](http://www.scbarr.org) and click on "Find a Lawyer."

1 (888) 346-5592

SC Legal Services (For free or reduced fee legal services. You must meet income requirements to qualify.)

[www.scllegal.org](http://www.scllegal.org)

## ADDITIONAL STEPS

### STEP BY STEP:

### NOTES:

☐ Request your credit reports.

☐ Find additional information on page 1 of your toolkit.

☐ Place a fraud alert.

☐ Find additional information on page 2 of your toolkit.

☐ Consider a security freeze.

☐ Find additional information on page 1 of your toolkit.

☐ Update your files.

☐ Record the dates you made calls or sent letters.

☐ Keep copies of letters in your files.

[illegible]

**Remember to get written confirmation of resolutions made by phone.**

For more information on filing a complaint or reporting a scam, visit [www.consumer.sc.gov](http://www.consumer.sc.gov) and "How Do I..."



South Carolina Department of Consumer Affairs  
293 Greystone Blvd., Ste. 400 • PO Box 5757 • Columbia, SC 29250  
(800) 922-1594 • [www.consumer.sc.gov](http://www.consumer.sc.gov)

